UNITED STATES PATENT AND TRADEMARK OFFICE

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10/757,940	01/15/2004	Stephen G. Moore	14846-25	4644

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3694	

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Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

-- *The MAILING DATE of this communication appears on the cover sheet with the correspondence address* --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

1)☒ Responsive to communication(s) filed on _22 July 2009_.

2a)☐ This action is **FINAL**.   2b)☒ This action is non-final.

3)☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

4)☒ Claim(s) _1-16_ is/are pending in the application.

    4a) Of the above claim(s) _____ is/are withdrawn from consideration.

5)☐ Claim(s) _____ is/are allowed.

6)☒ Claim(s) _1-16_ is/are rejected.

7)☐ Claim(s) _____ is/are objected to.

8)☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

9)☐ The specification is objected to by the Examiner.

10)☐ The drawing(s) filed on _____ is/are: a)☐ accepted or b)☐ objected to by the Examiner.

    Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).

    Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).

11)☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

12)☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).

    a)☐ All   b)☐ Some * c)☐ None of:

      1.☐ Certified copies of the priority documents have been received.

      2.☐ Certified copies of the priority documents have been received in Application No. _____.

      3.☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

    * See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

1)☒ Notice of References Cited (PTO-892)

2)☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)

3)☐ Information Disclosure Statement(s) (PTO/SB/08)
    Paper No(s)/Mail Date _____.

4)☐ Interview Summary (PTO-413)
    Paper No(s)/Mail Date. _____.

5)☐ Notice of Informal Patent Application

6)☐ Other: _____.

DETAILED ACTION

1.   This action is responsive to RCE filed on July 22, 2009. Claims 1-16 are pending

and examiner below. Claim 1, 7 and 16 are amended.

Response to Arguments

2.   Applicant's arguments with respect to claims 1-16 have been considered but are

moot in view of the new ground(s) of rejection.

Claim Objections

3.   Claim 1 is objected to because of the following informalities: in line 7, the letter

"a" should be deleted before the word "said". Appropriate correction is required.

Claim Rejections - 35 USC § 103

4.   The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all

obviousness rejections set forth in this Office action:

> (a) A patent may not be obtained though the invention is not identically disclosed or described as set
> forth in section 102 of this title, if the differences between the subject matter sought to be patented and
> the prior art are such that the subject matter as a whole would have been obvious at the time the
> invention was made to a person having ordinary skill in the art to which said subject matter pertains.
> Patentability shall not be negatived by the manner in which the invention was made.

5.   Claims 1, 4-7 and 12-16 are rejected under 35 U.S.C. 103(a) as being

unpatentable over US Patent 5,787,402 to Potter in view of US Patent Application

Publication 2002/0069114 to Charette.

With respect to claim 1

Potter teaches:

A computer implemented method for pricing a trade comprising:

providing a user input capable of entry of trade data (inputting

information, see col 3, line 22);

> providing a structure capable of receiving said trade data (new order entry screen, see col 13, lines 34-43 and Fig 24);

> providing a user input capable of manually entry of pricing data, wherein pricing data manually entered by the user is added to said structure (column 7 lines 35-36 and Fig. 5; *"manually entry of pricing data" corresponds to the trading currency amount entered by the user*) and pricing data not manually entered by the user is received by said structure from a said pricing system (column 12 lines 40-44; *"pricing data not manually entered by the user" corresponds to the automatically executed pricing that within the user specified parameters*); and

> displaying said structure with said trade data including pricing information (when the rate is received, the Term of the currency will be displayed, see col 8, lines 1-5).

Potter further teaches the structure is capable of transmitting said trade data to a pricing system via a computer network (column 4 line 45 - column 5 line 35 and Figs 1-2). Potter does not specifically teach said structure is capable of transmitting the trade data via email or an email attachment. However, this matter is taught by Charette as transmitting trade data via emails (¶ 10, 64).

It would have been obvious to one of ordinary skill in the art at the time the invention was made to allow the computer network in Potter's teaching to include capability of transmitting trade data via email as taught by Charette so that the buyer and seller would have better acknowledgement for the trade.

<u>With respect to claims 4 and 12</u>

Potter teaches:

> providing a user input for entering one or more trades comprises translating data
>
> representing one or more trades from a user treasury system into a form suitable
>
> for use in said structure (inputting information, see col 3, line 22. Note that the
>
> input action translates the conceptual order, including the goals and aims of the
>
> purchaser, into the specific inputs to be processed by the system).

<u>With respect to claims 5 and 13</u>

Potter teaches:

> A method in accordance with claim 1 (see rejection of claim 1 above) wherein
>
> displaying said structure comprises translating data from said structure into data
>
> representing one or more trades in a user treasury system (transaction view, see
>
> col 10, lines 51-60 and Fig 18).

<u>With respect to claim 6</u>

Potter teaches:

> wherein providing a user input for entering trade data comprises providing a user
>
> input for entering trade data directly into said structure (various terminals, see col
>
> 3, lines 20-26).

<u>With respect to claim 7</u>

See rationale support the rejection of claim 1 above.

<u>With respect to claim 14</u>

Potter teaches:

storing said trade data at said pricing system (stores a time-stamped copy of the

rate quotation, see col 7, lines 53-56).

With respect to claim 15

Potter teaches:

executing one or more trades using said trade data stored at said pricing system

(the FX Trade Server sends a copy of the trade to the Multibank Confirmation

and Settlement System, see col 8, lines 19-67).

With respect to claim 16

Potter in view of Charette teaches:

A computer implemented method for pricing a trade comprising:

providing a user input capable of entry of trade data (Potter:

inputting information, see col 3, line 22);

providing a structure capable of receiving said trade data (Potter:

new order entry screen, see col 13, lines 34-43 and Fig 24), wherein said

structure is capable of transmitting said trade data to a pricing data via

email or an email attachment (Potter: column 4 line 45 - column 5 line 35

and Figs 1-2; Charette: ¶ 10, 64; see claim 1 above for rationale

supporting obviousness, motivation and reason to combine);

providing a user input capable of manually entry of pricing data,

wherein pricing data manually entered by the user is added to said

structure (Potter: column 7 lines 35-36 and Fig. 5; *"manually entry of*

pricing data" corresponds to the trading currency amount entered by the

user), and displayed wit said trade data including pricing information

devoid of encrypting and decrypting of said structure on a computer

screen (Potter: Figs. 15-16; note there is no encryption or decryption

taking place); and wherein pricing data not manually entered by the user is

received by said structure from a pricing system (Potter: column 12 lines

40-44; *"pricing data not manually entered by the user" corresponds to the*

automatically executed pricing that within the user specified parameters);

and

displaying said structure with said trade data including pricing

information (Potter: when the rate is received, the Term of the currency

will be displayed, see col 8, lines 1-5).

6.   Claims 2-3 and 8-11 are rejected under 35 U.S.C. 103(a) as being unpatentable

over Potter in view of Charette, and in further view of US Patent Application Publication

2002/0156719 to Finebaum.

With respect to claim 2

Potter in view of Charette teaches:

A method in accordance with claim 1 (see rejection of claim 1 above), but does

not explicitly teach further comprising: encrypting said structure before

transmitting said structure to a pricing system.

Finebaum teaches:

further comprising: encrypting said structure before transmitting said structure to

a pricing system (see par 31 and 50).

It would have been obvious to one having ordinary skill in the art at the time of

Applicant's invention to have provided Potter in view of Charette with the encryption

features taught by Finebaum in order to have allowed only authorized users to access

the system as taught explicitly by Finebaum (see par 31).

With respect to claim 3

 Potter in view of Charette and Finebaum teaches:

> A method in accordance with claim 1 (see rejection of claim 1 above) further
>
> comprising: decrypting said structure after receiving said structure from said
>
> pricing system (see Finebaum par 31 and 50, note that it is inherent in an
>
> encrypted communication system that the intended receiver of the
>
> communication decrypt it.)

(see rational supporting obviousness and motivation to combine of claim 2 above).

With respect to claim 8

Potter in view of Charette and Finebaum teaches:

> A method in accordance with claim 7 (see rejection of claim 7 above) further
>
> comprising: encrypting said structure at said user system before transmitting said
>
> structure to said pricing system (see Finebaum, par 31 and 50).

(see rational supporting obviousness and motivation to combine of claim 2 above).

With respect to claim 9

Potter in view of Charette and Finebaum teaches:

> A method in accordance with claim 8 (see rejection of clam 8 above) further
>
> comprising: decrypting said structure at said pricing system after receiving said

structure from said user system. (see Finebaum par 31 and 50, note that it is

inherent in an encrypted communication system that the intended receiver of the

communication decrypt it.)

(see rational supporting obviousness and motivation to combine of claim 2 above)

With respect to claim 10

Potter in view of Charette and Finebaum teaches:

A method in accordance with claim 7 (see rejection of claim 7 above) further

comprising: encrypting said structure at said pricing system before transmitting

said structure to said user system(see Finebaum, par 31 and 50).

(see rational supporting obviousness and motivation to combine of claim 2 above)..

With respect to claim 11

Potter in view of Charette and Finebaum teaches:

A method in accordance with claim 10 (see rejection of claim 10 above) further

comprising: decrypting said structure at said user system after receiving said

structure from said pricing system. (see Finebaum par 31 and 50, note that it is

inherent in an encrypted communication system that the intended receiver of the

communication decrypt it.)

(see rational supporting obviousness and motivation to combine of claim 2 above)

Inquire

Any inquiry concerning this communication or earlier communications from the

examiner should be directed to MARY CHEUNG whose telephone number is (571)272-

6705. The examiner can normally be reached on Monday – Thursday from 10:00 AM to

7:00 PM. If attempts to reach the examiner by telephone are unsuccessful, the

examiner's supervisor, James Trammell, can be reached on (571) 272-6712.

Information regarding the status of an application may be obtained from the

Patent Application Information Retrieval (PAIR) system. Status information for

published applications may be obtained from either Private PAIR or Public PAIR.

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For more information about the PAIR system, see http://pair-direct.uspto.gov. Should

you have questions on access to the Private PAIR system, contact the Electronic

Business Center (EBC) at 866-217-9197 (toll-free).

The fax phone numbers for the organization where this application or

proceedings is assigned are as follows:

(571) 273-8300   (Official Communications; including After Final

Communications labeled "BOX AF")

(571) 273-6705   (Draft Communications)

/Mary Cheung/
Primary Examiner, Art Unit 3694
September 21, 2009